#### DOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

# Statement of Purpose for an Extension of Credit Secured By Margin Stock (Federal Reserve Form U-1)

## NORTHERN TRUST BANK, N.A.

This report is required by law (15 U.S.C. 78g and 78w; 12 CFR 221).

The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate, including suggestions for reducing this burden, to Secretary, Board of Governors of the Federal Reserve System. 20th and C Streets, N.W., Washington, D.C. 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0115), Washington, D.C. 20503.

#### INSTRUCTIONS

- 1. This form must be completed when a bank extends credit in excess of \$100,000 secured directly or indirectly, in whole or in part, by any margin stock.
- 2. The term "margin stock" is defined in Regulation U (12 CFR 221) and includes, principally: (1) stocks that are registered on a national securities exchange; (2) debt securities (bonds) that are convertible into margin stocks; (3) any over-the-counter security designated as qualified for trading in the National Market System under a designation plan approved by the Securities and Exchange Commission (NMS security); and (4) shares of most mutual funds, unless 95 per cent of the assets of the fund are continuously invested in U.S. government, agency, state, or municipal obligations.
- 3. Please print or type (if space is inadequate, attach separate sheet).

| PART I To be completed by borrower(s)  1. What is the amount of the credit being ex   | tended? 5500,00  | 00             |                      |                                     |
|---|--|----------------|----------------------|-------------------------------------|
| Will any part of this credit be used to pure  If the answer is "no", describe the specific part of the specif | thase or carry margin stock? urpose of the credii. $Rec$ | Yes<br>LESKale | # No<br># nvestn     | ent                                 |
| I (We) have read this form and certify that to<br>the margin stock and any other securities co  | o the best of my (our) knowle                            | dge and be     |                      | e, accurate, and complete, and that |
| Signed:   | ilateralizing this creative aut                          | Sign = S       | od, and not stolen.  | forged, or counterfeit.             |
| Borrower's Signature  OWEN NOLAN  | Date   | Borrower's Si  | gnature<br>Nolan har | nd-writing Date                     |
| Print or Type Name  |  | Print or Type  | Name                 |                                     |

This form should not be signed if blank.

A borrower who falsely certifies the purpose of a credit on this form or otherwise willfully or intentionally evades the provisions of Regulation Credit."

Faxed to Nolan by Kenner and then mailed to Northern Trust by Nolan in December 2003 per the 39-page fax instructions from Kenner to Nolan...and received by NT before the first Hawaii closing -- only one week later (12/23/2003)

NAAZ011638

Dec 15 03 07:07p

**₽.** o

PART II To be completed by bank only if the purpose of the credit is to purchase or carry margin securities (Part I (2) answered "yes")

| <ol> <li>List the margin stock securing this credit; do not include debt securities convertible into margin stock.</li> <li>per cent of its current market value under the current Supplement to Regulation U.</li> </ol> | The maximum loan value of margin stock is |
|---|---|
|---|---|

| No. of shares  | Issue   | Market price<br>per share   | Date and source<br>of valuation<br>(See note below)  | Total market value per issue  |
|--|---|---|--|---|
| List the debt sectorent market value of Principal amount   | urities convertible into margin stock se<br>under the current Supplement to Regula<br>Issue   | curing this credit. The maximution U.  Market price   | Date and source of valuation (See note below)  | curities is 50 per cent of t<br>Total market<br>value per issue   |
| List other collatera   | I including nonmargin stock securing thi<br>Describe briefly  | s credit.  Market price   | Date and source<br>of valuation<br>(See note below)  | Good faith<br>loan value  |
| otation system.  | ete "Date and source of valuation" if the market val  | - <i>Loronto</i> ) to NT Bar  | x by Nolan (from   | on or automated   |
| arn a duly authorize egulation U. I have gulation U*; and I on securities that direction are the written amined the written bank ecurities Exchange. | d representative of the bank and under<br>e read this form and any attachments<br>certify that to the best of my knowledge<br>ectly secure the credit are not or will reconsent of the registered owner to pled<br>in connection with this credit have by<br>Act of 1934 (section 17 (f), as amended<br>tites are genuine and not stolen or forge | the 39-page fax) stand that this credit secured to, and I have accepted the cue and belief, all the information not be registered in the name of the such securities. I further coes on or will be examined, that all have been or will be perform. | by margin stock may be subject storner's statement in Part I is given is true, accurate, and confit the borrower or its nominee, artify that any securities that hat I am satisfied to the | to the credit restrictions on good faith as required to amplete. I also certify that I have or will cause to have been or will be physicated by bank policy and the |
| 15 1.815   | 12  | Signed:   | (o () , ,  |   |

<sup>\*</sup> To accept the customer's statement in good faith, the officer of the bank must be alert to the circumstances surrounding the credit and, if in possession of any information that would cause a prudent person not to accept the statement without inquiry, must have investigated and be satisfied that the statement is truthful. Among the facts which would require such investigation are receipt of the statement through the mail or from a third party.

Title

Print or type name

#### BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

# Statement of Purpose for an Extension of Credit Secured By Margin Stock (Federal Reserve Form U-1)

| NORTHERN TRUST | BANK, | N.A. |  |
|----------------|-------|------|--|
| Al             |       |      |  |

This report is required by law (15 U.S.C. 78g and 78w; 12 CFR 221).

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#### INSTRUCTIONS

- 1. This form must be completed when a bank extends credit in excess of \$100,000 secured directly or indirectly, in whole or in part, by any margin stock
- 2. The term "margin stock" is defined in Regulation U (12 CFR 221) and includes, principally: (1) stocks that are registered on a national securities exchange; (2) debt securities (bonds) that are convertible into margin stocks; (3) any over-the-counter security designated as qualified for trading in the National Market System under a designation plan approved by the Securities and Exchange Commission (NMS security); and (4) shares of most mutual funds, unless 95 percent of the assets of the fund are continuously invested in U.S. government, agency, state, or municipal obligations.
- 3. Please print or type (if space is inadequate, attach separate sheet).

| PART I To be completed by borrower(s)  1. What is the amount of the credit being extended?  \$2,200,000   |    |
|---|----|
| 2. Will any part of this credit be used to purchase or carry margin stock?  |    |
| If the answers no, describe the specific purpose of the credit.  Investment in Little Isle IV LLC   |    |
| I (We) have read this form and certify that to the best of my (our) knowledge and belief the information given is true, accurate, and complete, and that the margin stock and any other securities collateralizing this credit are authentic, genuine, unaltered, and not stolen, forged, or counterfeit. |    |
| Signed: Signed:   |    |
| Borrower's Signature  Nolan hand-writing Borrower's Signature  Nolan hand-writing Borrower's Signature  | ng |
| Owen Nolan  |    |

This form should not be signed if blank.

A borrower who falsely certifies the purpose of a credit on this form or otherwise willfully or intentionally evades the provisions of Regulation U will also violate Federal Reserve Regulation X, "Borrowers of Securitles Credit."

PART II To be completed by bank only if the purpose of the credit is to purchase or carry margin securities (Part I (2) answered "ves")

1. List the margin stock securing this credit; do not include debt securities convertible into margin stock. The maximum loan value of margin stock is 50 percent of its current market value under the current Supplement to Regulation U.

| No. of shares | Issue | Market price<br>per share | Date and source<br>of valuation<br>(See note below) | Total market<br>value per issue |
|---------------|-------|---------------------------|---|---------------------------------|
|               |       |                           |   |                                 |

2. List the debt securities convertible into margin stock securing this credit. The maximum loan value of such debt securities is 50 percent of the current market value under the current Supplement to Regulation U.

| Principal<br>amount | Issue | Market price | Date and source<br>of valuation<br>(See note below) | Total market<br>value per issue |
|---------------------|-------|--------------|---|---------------------------------|
|                     |       |              |   |                                 |

3. List other collateral including nonmargin stock securing this credit.

| Describe briefly | Market price | Date and source<br>of valuation<br>(See note below) | Good faith<br>loan value |
|------------------|--------------|---|--------------------------|
|                  |              |   |                          |

Note: Bank need not complete "Date and source of valuation" if the market value was obtained from regularly published information in a journal of general circulation or automated contestion system.

#### PART III To be signed by a bank officer in all instances

I am a duly authorized representative of the bank and understand that this credit secured by margin stock may be subject to the credit restrictions of Regulation U. I have read this form and any attachments, and I have accepted the customer's statement in Part I in good faith as required by Regulation U\*; and I certify that to the best of my knowledge and belief, all the information given is true, accurate, and complete. I also certify that if any securities that directly secure the credit are not or will not be registered in the name of the borrower or its nominee, I have or will cause to have examined the written consent of the registered owner to pledge such securities. I further certify that any securities that have been or will be physically delivered to the bank in connection with this credit have been or will be examined, that all validation procedures required by bank policy and the Securities Exchange Act of 1934 (section 17 (f), as amended) have been or will be performed, and that I am satisfied to the best of my knowledge and belief that such securities are genuine and not stolen or forged and their faces have not been aftered.

| Octoer 15, 2004 | Signed:                  |
|-----------------|--------------------------|
| Date .          | Bank officer's signature |
| Vice President  | Edward B Wilson          |
| Title           | Print or type name       |
|                 |                          |

This form must be retained by the lender for three years after the credit is extinguished.

<sup>\*</sup> To accept the customer's statement in good faith, the officer of the bank must be alert to the circumstances surrounding the credit and, if in possession of any information that would cause a prudent person not to accept the statement without inquiry, must have investigated and be satisfied that the statement is furthful. Among the facts which would require such investigation are receipt of the statement through the mail or from a third party.

# BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM Statement of Purpose for an Extension of Credit Secured By Margin Stock (Federal Reserve Form U-1)

### NORTHERN TRUST BANK, N.A.

Name of Bank

This report is required by law (15 U.S.C. 78g and 78w; 12 CFR 221).

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#### INSTRUCTIONS

- 1. This form must be completed when a bank extends credit in excess of \$100,000 secured directly or indirectly, in whole or in part, by any margin stock.
- 2. The term "margin stock" is defined in Regulation U (12 CFR 221) and includes, principally: (1) stocks that are registered on a national securities exchange; (2) debt securities (bonds) that are convertible into margin stocks; (3) any over-the-counter security designated as qualified for trading in the National Market System under a designation plan approved by the Securities and Exchange Commission (NMS security); and (4) shares of most mutual funds, unless 95 percent of the assets of the fund are continuously invested in U.S. government, agency, state, or municipal obligations.

| 3. Frease print of type (if space is madequate, attach separate sneet).  | Peca signed a  |
|--|--|
| PART I To be completed by borrower(s)  1. What is the amount of the credit being extended?  2. Will any part of this credit be used to purchase or carry margin stock?  Yes  XNo | \$1,600,000 extension of credit 3 months earlier not in trial subpoena |
| Increase to existing loan used for speculative real estate investments   |  |

I (We) have read this form and certify that to the best of my (our) knowledge and belief the information given is true, accurate, and complete, and that the margin stock and any other securities collateralizing this credit are authentic, genuine, unaltered, and not stolen, forged, or counterfeit.

Signed:

Signed:

Corrower's Signature

Michael Peca

Frint or Type Name

Signed:

Borrower's Signature

Borrower's Signature

Print or Type Name

Peca hand-writing

Borrower's Signature

Date

This form should not be signed if blank.

A borrower who falsely certifies the purpose of a credit on this form or otherwise willfully or intentionally evades the provisions of Regulation U will also violate Federal Reserve Regulation X, "Borrowers of Securities Credit."

PART II To be completed by bank only if the purpose of the credit is to purchase or carry margin securities (Part I (2) answered "yes")

1. List the margin stock securing this credit; do not include debt securities convertible into margin stock. The maximum loan value of margin stock is 50 percent of its current market value under the current Supplement to Regulation U.

| No. of shares | Issue | Market price<br>per share | Date and source<br>of valuation<br>(See note below) | Total market value per issue |
|---------------|-------|---------------------------|---|------------------------------|
|               |       |                           |   |                              |

2. List the debt securities convertible into margin stock securing this credit. The maximum loan value of such debt securities is 50 percent of the current market value under the current Supplement to Regulation U.

| Principal<br>amount | Issue | Market price | Date and source<br>of valuation<br>(See note below) | Total market<br>value per issue |
|---------------------|-------|--------------|---|---------------------------------|
|                     |       |              |   |                                 |

3. List other collateral including nonmargin stock securing this credit.

| Describe briefly | Market price | Date and source<br>of valuation<br>(See note below) | Good faith<br>Ioan value |
|------------------|--------------|---|--------------------------|
|                  |              |   |                          |

Note: Bank need not complete "Date and source of valuation" if the market value was obtained from regularly published information in a journal of general circulation or automated quotation system.

### PART III To be signed by a bank officer in all instances

I am a duly authorized representative of the bank and understand that this credit secured by margin stock may be subject to the credit restrictions of Regulation U. I have read this form and any attachments, and I have accepted the customer's statement in Part I in good faith as required by Regulation U\*; and I certify that to the best of my knowledge and belief, all the information given is true, accurate, and complete. I also certify that if any securities that directly secure the credit are not or will not be registered in the name of the borrower or its nominee, I have or will cause to have examined the written consent of the registered owner to pledge such securities. I further certify that any securities that have been or will be physically delivered to the bank in connection with this credit have been or will be examined, that all validation procedures required by bank policy and the Securities Exchange Act of 1934 (section 17 (f), as amended) have been or will be performed, and that I am esticited to the best of my included and

belief that such securities are genuine and not stolen or forged and their faces have not been altered.

| July 1, 2005        | Signed: Sullan                              |   |
|---------------------|---|---|
| Date Vice President | Bank officer's signature<br>Edward B Wilson | T |
| Title               | Print or type name                          |   |

This form must be retained by the lender for three years after the credit is extinguished.

<sup>\*</sup> To accept the customer's statement in good faith, the officer of the bank must be alert to the circumstances surrounding the credit and, if in possession of any information that would cause a prudent person not to accept the statement without inquiry, must have investigated and be satisfied that the statement is truthful. Among the facts which would require such investigation are receipt of the statement through the mail or from a third party.

F.R. U-1 O.M.B. 1 Approv

### BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM Statement of Purpose for an Extension of Credit Secured By Margin Stock (Federal Reserve Form U-1)

| NORTHERN | TRUST        | BANK, | N.A. |  |
|----------|--------------|-------|------|--|
|          | Name of Bank |       |      |  |

This report is required by law (15 U.S.C. 78g and 78w; 12 CFR 221).

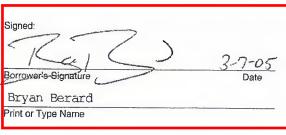
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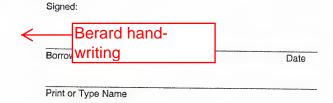
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#### INSTRUCTIONS

- 1. This form must be completed when a bank extends credit in excess of \$100,000 secured directly or indirectly, in whole or in part, by any margin
- 2. The term "margin stock" is defined in Regulation U (12 CFR 221) and includes, principally: (1) stocks that are registered on a national securities 2. The term imagin stock is defined in regulation of (12 of 6 22) and includes, principally. (1) stocks that are regulated on a national securities exchange; (2) debt securities (bonds) that are convertible into margin stocks; (3) any over-the-counter security designated as qualified for trading in the National Market System under a designation plan approved by the Securities and Exchange Commission (NMS security); and (4) shares of most mutual funds, unless 95 percent of the assets of the fund are continuously invested in U.S. government, agency, state, or municipal obligations.
- 3. Please print or type (if space is inadequate, attach separate sheet).

| PART I To be completed by borrower(s)  |   | 1   |  |
|--|---|---|--|
| What is the amount of the credit being extended?   | 900,000.00  |   |  |
| 2. Will any part of this credit be used to purchase or ca  | arry margin stock?                                      | ☐ Yes                                     | IJ%vo  |
| If the answer is "no", describe the specific purpose of  Investment in speculative in the specific purpose of the specific purpo |   |   |  |
|  |   |   |  |
| I (We) have read this form and certify that to the best the margin stock and any other securities collateralizing  | of my (our) knowledge a<br>g this credit are authention | and belief the info<br>c, genuine, unalte | ormation given is true, accurate, and complete, and that ered, and not stolen, forged, or counterfeit. |





This form should not be signed if blank.

A borrower who falsely certifies the purpose of a credit on this form or otherwise willfully or intentionally evades the provisions of Regulation U will also violate Federal Reserve Regulation X, "Borrowers of Securities Credit."

### BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

# Statement of Purpose for an Extension of Credit Secured By Margin Stock (Federal Reserve Form U-1)

| NORTHERN TRUS   | ST BANK, N.A.  |
|---|--|
| Name of Bar   | nk   |
| This report is required by law (15 U.S.C, 78g and 78w; 12 CFR 221).  The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.  | Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate, including suggestions for reducing this burden, to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, D.C. 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0115), Washington, D.C. 20503. |
| INSTRUCTIONS  |  |
| 1. This form must be completed when a bank extends credit in excess of \$10 stock.  | 00,000 secured directly or indirectly, in whole or in part, by any margin  |
| <ol> <li>The term "margin stock" is defined in Regulation U (12 CFR 221) and inclexchange; (2) debt securities (bonds) that are convertible into margin stocks; (the National Market System under a designation plan approved by the Securitimutual funds, unless 95 percent of the assets of the fund are continuously investigation.</li> </ol> | <ul> <li>(3) any over-the-counter security designated as qualified for trading in<br/>es and Exchange Commission (NMS security); and (4) shares of most</li> </ul>   |
| 3. Please print or type (if space is inadequate, attach separate sheet).  |  |
| PART I To be completed by borrower(s)  1. What is the amount of the credit being extended? \$480,000.  2. Will any part of this credit be used to purchase or carry margin stock?   | 00   |
| If the answer is "no", describe the specific purpose of the credit.  Investment in Little Isle IV LLC   |  |
| I (We) have read this form and certify that to the best of my (our) knowledge at the margin stock and any other securities collateralizing this credit are authentic,   | nd belief the information given is true, accurate, and complete, and that genuine, unaltered, and not stolen, forged, or counterfeit.  |
| Signed: 11/24/24 <  | Rucchin hand-writing   |
| Borrower's Signature Date   | Borrower's Signature Date  |
| Stoven A Rucchin  |  |

This form should not be signed if blank.

Print or Type Name

Print or Type Name

A borrower who falsely certifies the purpose of a credit on this form or otherwise willfully or Intentionally evades the provisions of Regulation U will also violate Federal Reserve Regulation X, "Borrowers of Securities Credit."

|  | k securing this credit; do not include<br>t market value under the current Sup  |   | nargin stock. The maximum lo  | oan value of margin stock is  |
|--|---|---|---|---|
| No. of shares  | Issue   | Market price<br>per share   | Date and source<br>of valuation<br>(See note below)   | Total market<br>value per issue   |
|  | ties convertible into margin stock s<br>der the current Supplement to Regu<br>Issue   |   | Date and source of valuation (See note below)   | curities is 50 percent of th<br>Total market<br>value per issue   |
| st other collateral i  | ncluding nonmargin stock securing the Describe briefly  | nis credit.  Market price   | Date and source<br>of valuation<br>(See note below)   | Good faith<br>Ioan value  |
| a duly authorized ulation U. I have ulation U. I have ulation U*; and I casecurities that direntined the written or ered to the bank i urities Exchange Ac | e "Date and source of valuation" if the market vertice of the bank and under read this form and any attachment of the secure the credit are not or will onsent of the registered owner to per to find the connection with this credit have to for 1934 (section 17 (f), as amendies are genuine and not stolen or force | erstand that this credit secured by<br>ts, and I have accepted the cus<br>ge and belief, all the information of<br>not be registered in the name of<br>edge such securities. I further ce<br>been or will be examined, that a<br>bid) have been or will be performe | y margin stock may be subjectomer's statement in Part I in given is true, accurate, and cothe borrower or its nominee, rifly that any securities that hall validation procedures required, and that I am satisfied to the | t to the credit restrictions on good faith as required b implete. I also certify that it have or will cause to have to been or will be physical ed by bank policy and the |
|  | 3, 2004   | Signed:   | 2 As W  | h   |
| November<br>e  |   | Bank officer's  | oignaturo   |   |

This form must be retained by the lender for three years after the credit is extinguished.

require such investigation are receipt of the statement through the mail or from a third party.

F.R. U-1 Page 2

### BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

# Statement of Purpose for an Extension of Credit Secured By Margin Stock (Federal Reserve Form U-1)

| NORTHERN | TRUST           | BANK, | N.A. |  |
|----------|-----------------|-------|------|--|
|          | Manage of Death |       |      |  |

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#### INSTRUCTIONS

- 1. This form must be completed when a bank extends credit in excess of \$100,000 secured directly or indirectly, in whole or in part, by any margin stock.
- 2. The term "margin stock" is defined in Regulation U (12 CFR 221) and includes, principally: (1) stocks that are registered on a national securities exchange; (2) debt securities (bonds) that are convertible into margin stocks; (3) any over-the-counter security designated as qualified for trading in the National Market System under a designation plan approved by the Securities and Exchange Commission (NMS security); and (4) shares of most mutual funds, unless 95 percent of the assets of the fund are continuously invested in U.S. government, agency, state, or municipal obligations.
- 3. Please print or type (if space is inadequate, attach separate sheet).

| PART I To be completed by borrower(s)   |               |                          |      |
|---|---------------|--------------------------|------|
| What is the amount of the credit being extended?  | 1,000,000.00  |                          |      |
| 2. Will any part of this credit be used to purchase or carry margin   | stock?        | ☑ No                     |      |
| If the answer is "no", describe the specific purpose of the credit.  Investment in Little Isle IV LL                                      | ıC            |                          |      |
| i (We) have read this form and certify that to the best of my (our) the margin stock and any other securities collateralizing this credit |               |                          |      |
| Signed: 1/03/05   | 4             | Rucchin hand-<br>writing | Date |
| Byrfower's Signature Date   | Borrower's Si | gnature                  | Date |
| Steven A Rucchin  | <u></u>       |                          |      |
| Print or Type Name  | Print or Type | Name                     |      |

This form should not be signed if blank.

A borrower who falsely certifies the purpose of a credit on this form or otherwise willfully or intentionally evades the provisions of Regulation U will also violate Federal Reserve Regulation X, "Borrowers of Securities Credit."

PART II To be completed by bank only if the purpose of the credit is to purchase or carry margin securities (Part I (2) answered "yes")

1. List the margin stock securing this credit; do not include debt securities convertible into margin stock. The maximum loan value of margin stock is 50 percent of its current market value under the current Supplement to Regulation U.

| No. of shares | Issue | Market price<br>per share | Date and source<br>of valuation<br>(See note below) | Total market value per issue |
|---------------|-------|---------------------------|---|------------------------------|
|               |       | ·                         |   |                              |

2. List the debt securities convertible into margin stock securing this credit. The maximum loan value of such debt securities is 50 percent of the current market value under the current Supplement to Regulation U.

| Principal<br>amount | Issue | Market price | Date and source<br>of valuation<br>(See note below) | Total market<br>value per issue |
|---------------------|-------|--------------|---|---------------------------------|
|                     |       |              |   |                                 |

3. List other collateral including nonmargin stock securing this credit.

| Describe briefly | Market price | Date and source<br>of valuation<br>(See note below) | Good faith<br>Ioan value |
|------------------|--------------|---|--------------------------|
|                  |              |   |                          |

Note: Bank need not complete "Date and source of valuation" if the market value was obtained from regularly published information in a journal of general circulation or automated quotation system.

#### PART III To be signed by a bank officer in all instances

I am a duly authorized representative of the bank and understand that this credit secured by margin stock may be subject to the credit restrictions of Regulation U. I have read this form and any attachments, and I have accepted the customer's statement in Part I in good faith as required by Regulation U\*; and I certify that to the best of my knowledge and belief, all the information given is true, accurate, and complete. I also certify that if any securities that directly secure the credit are not or will not be registered in the name of the borrower or its nominee, I have or will cause to have examined the written consent of the registered owner to pledge such securities. I further certify that any securities that have been or will be physically delivered to the bank in connection with this credit have been or will be examined, that all validation procedures required by bank policy and the Securities Exchange Act of 1934 (section 17 (f), as amended) have been or will be performed, and that I am satisfied to the best of my knowledge and belief that such securities are genuine and not stolen or forged and their faces have not been altered.

| December 20, 2004  Date  Vice President | Signed:                                     |
|---|---|
|   | Bank officer's signature<br>Edward B Wilson |
| Title                                   | Print or type name                          |

This form must be retained by the lender for three years after the credit is extinguished.

<sup>\*</sup> To accept the customer's statement in good faith, the officer of the bank must be alert to the circumstances surrounding the credit and, if in possession of any information that would cause a prudent person not to accept the statement without inquiry, must have investigated and be satisfied that the statement is truthful. Among the facts which would require such investigation are receipt of the statement through the mail or from a third party.